

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: Michael Szudarek

Debtor(s).

)
) **Case No. 21-21330-CMB**
)
) **Chapter 13**
)
X

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☒ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: _____
- ☐ a motion to lift stay
as to creditor _____
- ☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Chapter 13 Plan dated 7/19/21
- ☐ Amended Chapter 13 Plan dated _____

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtor(s) Plan payments shall be changed from \$ 2900 to \$2944 per month, effective 6/22; and/or the Plan term shall be changed from ____ months to ____ months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other:
- Trustee's Certificate of Default (at Doc 35) is treated as resolved by this Order.
 - The claim of Ross Township Sewage CL. #21 governs.
 - Debtor to provide documents showing the source of the aggregated of \$17,300 lump sum payments posted between 3/30 and 4/1 within 30 days.

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 31st day of May, 2022


United States Bankruptcy Judge **dmk**

Stipulated by:

/s/ Kenneth Steidl
Counsel to Debtor

Stipulated by:

/s/ Owen W. Katz
Counsel to Chapter 13 Trustee

Stipulated by:

Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

FILED
5/31/22 10:17 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Michael J. Szudarek
Debtor

Case No. 21-21330-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 31, 2022

User: auto
Form ID: pdf900

Page 1 of 5
Total Noticed: 66

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 02, 2022:

Recip ID	Recipient Name and Address
db	+ Michael J. Szudarek, 4523 Zane Place, Pittsburgh, PA 15214-1330
15382243	Alltran, PO Box 722929, Houston, TX 77272-2929
15382258	David J. Apothaker, Esq., Apothaker & Apothaker, 520 Fellowship Road, Suite C-306, Po Box 5496, Mount Laurel, NJ 08054-5496
15397081	David J. Apothaker, Esq., Apothaker Scian PC, 520 Fellowship Road, Suite C-306, Po Box 5496, Mount Laurel, NJ 08054-5496
15382285	+ Waste Management Company, c/o Receivable Management Services LLC, Po Box 19646, Minneapolis, MN 55419-0646
15382286	+ Waste Management Company, 2625 W. Grandview Road, Phoenix, AZ 85023-3109
15397088	Weltman, Weinberg & Reis Co., LPA, 436 7TH Ave., Ste 2500, Pittsburgh, PA 15219-1842

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bkfilings@zwickerpc.com	Jun 01 2022 03:12:00	American Express National Bank c/o Zwicker & Assoc, 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 01 2022 03:19:14	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: rmscedi@recoverycorp.com	Jun 01 2022 03:19:18	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnjts@grblaw.com	Jun 01 2022 03:11:00	Ross Township, 437 Grant Street, 14th Floor, Frick Building, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
15393883	Email/PDF: bncnotices@becket-lee.com	Jun 01 2022 03:19:14	AMEX TRS Co., Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15382244	+ Email/PDF: bncnotices@becket-lee.com	Jun 01 2022 03:19:11	American Express Corporation, Attn Bankruptcy Dept, Po Box 981540, El Paso, TX 79998-1540
15382245	+ Email/PDF: bncnotices@becket-lee.com	Jun 01 2022 03:19:11	American Express Corporation, Po Box 981531, El Paso, TX 79998-1531
15387226	+ Email/Text: bkfilings@zwickerpc.com	Jun 01 2022 03:12:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943
15382246	+ Email/PDF: bncnotices@becket-lee.com	Jun 01 2022 03:19:18	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15382247	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jun 01 2022 03:11:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
15382248	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jun 01 2022 03:11:00	Bank of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413
15389257	+ Email/Text: mortgagebkcorrespondence@bofa.com	Jun 01 2022 03:11:00	Bank of America, N.A., P O Box 982284, El Paso,

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			TX 79998-2284
15397726	+ Email/Text: alexis@multisourcecellc.com	Jun 01 2022 03:11:00	Brickhouse OpCo I LLC, 4053 Maple Road Suite 122, Amherst, NY 14226-1058
15382249	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 01 2022 03:19:14	Capital One, Attn: Bankruptcy Dept, Po Box 30285, Salt Lake City, UT 84130-0285
15382251	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 01 2022 03:19:17	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15382254	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Jun 01 2022 03:19:14	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15382253	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Jun 01 2022 03:19:18	Capital One Auto Finance, Attn Bankruptcy Dept., Po Box 30285, Salt Lake City, UT 84130-0285
15398059	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 01 2022 03:19:17	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15388366	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 01 2022 03:19:14	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15394883	+ Email/Text: bankruptcy@cavps.com	Jun 01 2022 03:12:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15382256	+ Email/Text: bankruptcy@cavps.com	Jun 01 2022 03:12:00	CitiBank, c/o Cavalry Portfolio Services, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
15382257	+ Email/Text: bankruptcy@sw-credit.com	Jun 01 2022 03:12:00	Comcast, c/o Southwest Credit Systems, 4120 International Parkway, #100, Carrollton, TX 75007-1957
15385441	+ Email/Text: mrdiscen@discover.com	Jun 01 2022 03:11:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany Ohio 43054-3025
15382260	+ Email/Text: mrdiscen@discover.com	Jun 01 2022 03:11:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15382259	+ Email/Text: mrdiscen@discover.com	Jun 01 2022 03:11:00	Discover Financial, Attn Bankruptcy Dept, Po Box 3025, New Albany, OH 43054-3025
15401651	+ Email/Text: kburkley@bernsteinlaw.com	Jun 01 2022 03:12:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15382261	Email/Text: collecadminbankruptcy@fnni.com	Jun 01 2022 03:11:00	First National Bank of Omaha, Attn Bankruptcy Dept, Po Box 3128, Omaha, NE 68103
15382263	Email/Text: collecadminbankruptcy@fnni.com	Jun 01 2022 03:11:00	First National Bank of Omaha, Attn: Bankruptcy, Po Box 3128, Omaha, NE 68103
15396482	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 01 2022 03:12:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15382255	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 01 2022 03:19:13	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15382265	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 01 2022 03:19:13	JP Morgan Chase Bank, c/o Bankruptcy Dept, Po Box 15298, Wilmington, DE 19850
15394848	+ Email/Text: RASEBN@raslg.com	Jun 01 2022 03:11:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15382266	Email/Text: bankruptcydepartment@tsico.com	Jun 01 2022 03:12:00	Nationwide Credit Inc., Po Box 15130, Wilmington, DE 19850-5130
15397084	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 01 2022 03:11:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
15402375	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 01 2022 03:19:14	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

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15397085	+ Email/Text: paparalegals@pandf.us	Jun 01 2022 03:12:00	Patenaude & Felix, A.P.C, 501 Corporate Drive, Southpointe Center, Suite 205, Canonsburg, PA 15317-8584
15390796	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 01 2022 03:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
15382268	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 01 2022 03:12:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15382267	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 01 2022 03:12:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
15391451	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 01 2022 03:12:00	Quicken Loans, LLC, 635 Woodward Avenue, Detroit MI 48226-3408
15406591	+ Email/Text: ebnjts@grblaw.com	Jun 01 2022 03:11:00	Ross Township, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15382269	+ Email/Text: bankruptcy@sw-credit.com	Jun 01 2022 03:12:00	Southwest Credit Systems, 4120 International Parkway, Carrollton, TX 75007-1958
15382270	+ Email/Text: bankruptcy@sw-credit.com	Jun 01 2022 03:12:00	Southwest Credit Systems, 4120 International Parkway #100, Carrollton, TX 75007-1958
15382271	+ Email/PDF: gecsed@recoverycorp.com	Jun 01 2022 03:19:17	Synco/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15398055	+ Email/PDF: gecsed@recoverycorp.com	Jun 01 2022 03:19:10	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15382272	+ Email/PDF: gecsed@recoverycorp.com	Jun 01 2022 03:19:13	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15382830	+ Email/PDF: gecsed@recoverycorp.com	Jun 01 2022 03:19:10	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15382274	+ Email/PDF: gecsed@recoverycorp.com	Jun 01 2022 03:19:10	Synchrony Bank - JC Penney, Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15382275	+ Email/PDF: gecsed@recoverycorp.com	Jun 01 2022 03:19:10	Synchrony Bank - Paypal Credit, Po Box 965060, Orlando, FL 32896-5060
15382276	+ Email/PDF: gecsed@recoverycorp.com	Jun 01 2022 03:19:10	Synchrony Bank - Sam's Club, Attn Bankruptcy Dept., Po Box 965060, Orlando, FL 32896-5060
15382278	+ Email/PDF: gecsed@recoverycorp.com	Jun 01 2022 03:19:10	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15382277	+ Email/PDF: gecsed@recoverycorp.com	Jun 01 2022 03:19:17	Synchrony Bank/Amazon, Attn Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15382279	+ Email/PDF: gecsed@recoverycorp.com	Jun 01 2022 03:19:10	Synchrony Bank/Sams Club, Po Box 965005, Orlando, FL 32896-5005
15382280	+ Email/PDF: gecsed@recoverycorp.com	Jun 01 2022 03:19:14	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15382281	+ Email/Text: bncmail@w-legal.com	Jun 01 2022 03:11:00	Target, c/o TD Bank, Po Box 673, Minneapolis, MN 55440-0673
15382282	+ Email/Text: bncmail@w-legal.com	Jun 01 2022 03:11:00	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
15397486	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jun 01 2022 03:12:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
15382283	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jun 01 2022 03:12:00	US Bank/RMS CC, Attn Bankruptcy Dept, Po Box 5229, Cincinnati, OH 45201
15382284	Email/Text: RPSBankruptcyBNCNotification@usbank.com		

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US Bank/RMS CC, Attn: Bankruptcy, Po Box
5229, Cincinnati, OH 45201

TOTAL: 59

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans, LLC
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15382250	*+	Capital One, Attn Bankruptcy Dept, Po Box 30285, Salt Lake City, UT 84130-0285
15382252	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15397080	*+	Cavalry SPV I LLC, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
15397083	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15397082	*+	Discover Financial, Attn Bankruptcy Dept, Po Box 3025, New Albany, OH 43054-3025
15382262	*P++	FIRST NATIONAL BANK OF OMAHA, 1620 DODGE ST, STOP CODE 3129, OMAHA NE 68102-1593, address filed with court., First National Bank of Omaha, Attn Bankruptcy Dept, P.o. Box 3128, Omaha, NE 68103
15382264	*P++	FIRST NATIONAL BANK OF OMAHA, 1620 DODGE ST, STOP CODE 3129, OMAHA NE 68102-1593, address filed with court., First National Bank of Omaha, Attn: Bankruptcy, Po Box 3128, Omaha, NE 68103
15382273	*+	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15397086	*+	Target, c/o TD Bank, Po Box 673, Minneapolis, MN 55440-0673
15397087	*+	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475

TOTAL: 2 Undeliverable, 11 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 02, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 31, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Quicken Loans LLC bnicholas@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Ross Township jhunt@grblaw.com
Kenneth Steidl	on behalf of Debtor Michael J. Szudarek julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Maria Miksich	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. mmiksich@kmlawgroup.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov

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Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 7